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COVER PAGE

Applicant Name: Neil C. Schoen

Application #: 10/759,145

Filing Date: January 18, 2004

Title: HOME ASSET VALUE ENHANCEMENT NOTES (HAVENS)

Group Art Unit: 3695

Examiner: N. Subramanian

Customer #: 000064260

To: Mail Stop Amendment, Commissioner For Patents

P.O. Box 1450, Alexandria, VA 22313 - 1450

Subject: Response to Examiner's Rejections In Office Action

Dated May 4, 2009.

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/Neil C. Schoen/

7/31/09